

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Regina Johnson Irvin</u>      | Social Security number or ITIN | xxx-xx-9369 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  | <u>Robert C Irvin Jr</u>         | Social Security number or ITIN | xxx-xx-3892 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 11-38273-VFP                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Regina Johnson Irvin  
aka Regina Irvin, aka Regina G Irvin

Robert C Irvin Jr

5/9/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court  
District of New JerseyIn re:  
Regina Johnson Irvin  
Robert C Irvin  
DebtorsCase No. 11-38273-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 4  
Total Noticed: 93

Date Rcvd: May 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2017.

jdb/db  
512395513 #+Regina Johnson Irvin, Robert C Irvin, Jr, 362 Washington St, Rahway, NJ 07065-5170  
#+ACB Receivables Management, Inc., 19 Main Street, P.O. Box 350, Asbury Park, NJ 07712-0350  
512395514 #+AcB Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012  
512395519 +Andreau, Palma & Andreau, P.C., 701 SW 27th Avenue, Ste. 900, Miami, FL 33135-3000  
512395521 +Anesthesia Associates at St. Michael's, P.O. Box 1593, Secaucus, NJ 07096-1593  
512445839 BENEFICIAL NEW JERSEY INC. D/B/A BENEFICIAL MORTGA, P.O. BOX 10490, VIRGINIA BEACH, VA 23450  
512395527 BJ Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337  
512395550 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, Processing Center, Des Moines, IA 50364-0500)  
512395543 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3485  
(address filed with court: Healthcare Funding Slr, 370 17th St Ste 5000, Denver, CO 80202)  
512395531 +Captial One, Attn: Regional Adjustment Bureau, P.O. Box 34111, Memphis, TN 38184-0111  
512395532 +Celentino, Stadtmauer, Walentowicz, Notchview Office Park, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594  
512395534 +Chela, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500  
512395538 +Clara Maass Health System, P.O. Box 18346, Newark, NJ 07191-8346  
512395542 +Healthcare Financial Services, P.O. Box 1709, Bloomfield, NJ 07003-1709  
512395552 +JC Penny, Attn: Zwicker & Associates, Post Office Box 101145, Birmingham, AL 35210-6145  
512395554 +Lane Bryant, P.O. Box 856132, Louisville, KY 40285-6132  
512395555 +Law Offices of Harold E. Scherr, P.A., 1064 Greenwood Blvd., Ste. 328, Lake Mary, FL 32746-5419  
512395556 +Lowe's, Attn: Leading Edge Recovery, P.O. Box 129, Linden, MI 48451-0129  
512434397 +Midland Credit Management, Inc., 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
512395564 +Northfield Bank, P.O. Box 2858, Omaha, NE 68103-2858  
512581023 PRINCETON PATHOLOGY SERVICES, Revenue Recovery Corporation, PO Box 2698, Knoxville, TN 37901-2698  
512395567 +Paramount Recovery, Attn: Bankruptcy, Po Box 788, Lorina, TX 76655-0788  
512395568 Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988  
512395570 +Prime Radiology, LLC, 66 W. Gilbert Street, Red Bank, NJ 07701-4947  
512395573 +Raine & Raine of New Jersey, LLC, P.O. Box 949, Cranberry Commons, 446 Route 35, Building C, Eatontown, NJ 07724-4290  
512395574 +Remex Inc, 322 Wall Street, Princeton, NJ 08540-1515  
512395575 +Rubin & Raine of N.J., Cranberry Commons, P.O. Box 949, Eatontown, NJ 07724-0949  
512395582 +SBMC Oncology, P.O.Box 18398, Newark, NJ 07191-8398  
512395578 +Saint Barnabas Outpatient Centers, P.O. Box 18680, Newark, NJ 07191-8680  
512395579 +Saint Barnabas/Healthcare Funding, c/o Law Offices of Harold Scherr, P.A., 1064 Greenwood Blvd., Ste. 328, Lake Mary, FL 32746-5419  
512395581 +Saint Michael's Medical Center, 1160 Raymond Boulevard, Newark, NJ 07102-4168  
512395580 +Saint Michael's Medical Center, P.O. Box 18518, Newark, NJ 07192-0001  
512489273 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
514100602 +Specialized Loan Servicing LLC, Bankruptcy Department, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
514100603 +Specialized Loan Servicing LLC, Bankruptcy Department, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129, Specialized Loan Servicing LLC, Bankruptcy Department 80129-2386  
512395583 +St. Barnabas Health Care, Att: Apex Asset Management, LLC, 1891 Santa Barbara Drive - #204, Lancaster, PA 17601-4106  
512395584 +St. Barnabas Medical Center, c/o Rubin & Raine of NJ, P.O. Box 949, Cranberry Commons, 446 Rte. 35, Bldg. C, Eatontown, NJ 07724-0949  
512395585 +St. Barnabas Medical Center, c/o Celentino, Stadtmauer, Notchview Office Park, 1035 Rte. 46 East, Clifton, NJ 07013-2468  
512395586 +St. Elizabeth's Hospital, c/o Glazer & Kamel, Esqs., 1207 Grand Street, 3rd Floor, Elizabeth, NJ 07201-2328  
512395587 +St. Michael's Medical Center, 100 Front Street, Ste. 1, Riverside, NJ 08075-1181  
512395589 +Usa Servicing Company, 11100 Usa Pkwy, Fishers, IN 46037-9203  
512395591 +Wells Fargo, 110 Fieldcrest Avenue, Edison, NJ 08837-3626  
512395594 #+Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 301, P.O. Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov May 09 2017 22:20:52 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 09 2017 22:20:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

512395518 +EDI: BECKLEE.COM May 09 2017 22:03:00 American Express, c/o Becket and Lee LLP, Po Box 3001, Malvern, PA 19355-0701

512395517 +EDI: AMEREXPR.COM May 09 2017 22:03:00 American Express, P.O. Box 6618, Omaha, NE 68106-0618

512577473 EDI: BECKLEE.COM May 09 2017 22:03:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

512395522 +EDI: ACCE.COM May 09 2017 22:03:00 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512395523 EDI: WFNNB.COM May 09 2017 22:03:00 Avenue, P.O. Box 659584, San Antonio, TX 78265-9584

512395524 +EDI: TSYS2.COM May 09 2017 22:03:00 Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833

512395525 EDI: HFC.COM May 09 2017 22:03:00 Beneficial, P.O. Box 5233, Carol Stream, IL 60197-5233

512395526 +EDI: HFC.COM May 09 2017 22:03:00 Beneficial - HSBC, P.O. Box 8631, Carol Stream, IL 60197-8631

512509606 +EDI: OPHSUBSID.COM May 09 2017 22:04:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

512395529 EDI: CAPITALONE.COM May 09 2017 22:03:00 Capital One, N.a., Bankruptcy Dept, Po Box 5155, Norcross, GA 30091

512395553 EDI: CHASE.COM May 09 2017 22:03:00 JP Morgan Chase, Po Box 1093, Northridge, CA 91328

512395536 EDI: CITICORP.COM May 09 2017 22:03:00 Citibank Usa, Citicard Credit Svcs/Centralized Bankrup, Po Box 20507, Kansas City, MO 64195

512395528 +E-mail/Text: bncnotices@stengerlaw.com May 09 2017 22:20:17 Capital Alliance Financial, Attn: Sterger & Sterger, PC, 4095 Embassy Drive, Grand Rapids, MI 49546-2456

512395533 EDI: CHASE.COM May 09 2017 22:03:00 Chase, Cardmember Services, POB 15153, Wilmington, DE 19886-5153

513786120 +EDI: RESURGENT.COM May 09 2017 22:03:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

512395539 +EDI: CONVERGENT.COM May 09 2017 22:04:00 Er Solutions, Po Box 9004, Renton, WA 98057-9004

512395540 EDI: WFNNB.COM May 09 2017 22:03:00 Fashion Bug, P.O. Box 856021, Louisville, KY 40285-6021

512395541 +EDI: RMSC.COM May 09 2017 22:03:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

512561760 EDI: RECOVERYCORP.COM May 09 2017 22:03:00 Granite Recovery LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

514937390 +EDI: RMSC.COM May 09 2017 22:03:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd. Recovery Dept. T-120, Tempe, AZ 85283-4573

514937391 +EDI: RMSC.COM May 09 2017 22:03:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd. Recovery Dept. T-120, Tempe, AZ 85283, Green Tree Servicing LLC, 7340 S. Kyrene Rd. Recovery Dept. T-120, Tempe, AZ 85283-4573

512395557 EDI: RMSC.COM May 09 2017 22:03:00 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914

512395558 +EDI: RMSC.COM May 09 2017 22:03:00 Lowes / MBGA, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104

512395559 +EDI: RESURGENT.COM May 09 2017 22:03:00 Lvnv Funding Llc, P.o. B 10584, Greenville, SC 29603-0584

512395560 +EDI: MID8.COM May 09 2017 22:03:00 MCM, Dept. 12421, POB 603, Oaks, PA 19456-0603

512395561 +EDI: MID8.COM May 09 2017 22:03:00 MCM, P.O. Box 60578, Los Angeles, CA 90060-0578

512395562 +EDI: MID8.COM May 09 2017 22:03:00 Midland Credit Management, Po Box 939019, San Diego, CA 92193-9019

513571816 EDI: AIS.COM May 09 2017 22:03:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

512395563 +E-mail/Text: info@hfrsl.com May 09 2017 22:21:27 Northern NJ Anesthesia Assoc., c/o Heritage, 600 East Crescent Avenue, Ste. 304, Saddle River, NJ 07458-1899

512395565 +E-mail/Text: clientservices@northwestcollectors.com May 09 2017 22:20:33 Northwest Collectors, 3601 Algonquin Rd Ste 23, Rolling Meadows, IL 60008-3143

512395566 +E-mail/Text: bankruptcy@optimarecoveryservices.com May 09 2017 22:21:02 Optima Recovery Servic, Attn: Bankruptcy, Po Box 52968, Knoxville, TN 37950-2968

512395569 EDI: PRA.COM May 09 2017 22:03:00 Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541

512662643 EDI: PRA.COM May 09 2017 22:03:00 Portfolio Recovery Associates, LLC, c/o Citibank, POB 41067, Norfolk VA 23541

512453271 EDI: PRA.COM May 09 2017 22:03:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541

512395571 +E-mail/Text: pinelac@pims-inc.com May 09 2017 22:21:09 Princeton Pathology, 319 Rt. 130 N. Ste. 4, Hightstown, NJ 08520-2735

512395572 +E-mail/Text: pinelac@pims-inc.com May 09 2017 22:21:09 Princeton Pathology Services, PA, 319 Rt. 130 N. Ste. 4, PMB 300, Town Center Plaza, Hightstown, NJ 08520-2735

512668829 EDI: Q3G.COM May 09 2017 22:04:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

512434692 EDI: RESURGENT.COM May 09 2017 22:03:00 Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

512395577 E-mail/Text: ebn@barnabashealth.org May 09 2017 22:21:12 Saint Barnabas Health Care System, P.O. Box 903, Oceanport, NJ 07757-0903

512395576 +E-mail/Text: ebn@barnabashealth.org May 09 2017 22:21:12 Saint Barnabas Health Care System, 94 Old Short Hills Road, Livingston, NJ 07039-5668

512650638 +E-mail/Text: ebn@barnabashealth.org May 09 2017 22:21:12 Saint Barnabas Medical Center, SBO, 2 Crecent Place, Ocean Port, NJ 07757-1234

512395588 +EDI: ACCE.COM May 09 2017 22:03:00 Thomas M. Murtha, Esq., P.O. Box 771, Woodbury, NJ 08096-7771

512395590 +EDI: RMSC.COM May 09 2017 22:03:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927

516774739 +EDI: WFFC.COM May 09 2017 22:03:00 Wells Fargo Financial NJ Inc., 4137 121st St., Urbandale, IA 50323-2310

512423004 +EDI: WFFC.COM May 09 2017 22:03:00 Wells Fargo Financial New Jersey Inc, 4137 121st Street, Urbandale IA 50323-2310

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Total Noticed: 93

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512395592 +EDI: WFFC.COM May 09 2017 22:03:00 Wffinancial, 800 Walnut St,  
Des Moines, IA 50309-3504  
512395593 +EDI: WFNNB.COM May 09 2017 22:03:00 Wfnnb/tsa, Po Box 182686, Columbus, OH 43218-2686  
512423435 EDI: Q3G.COM May 09 2017 22:04:00 World Financial Network National Bank,  
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 50

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
cr JPMorgan Chase Bank, National Association  
512618833 JPMorgan Chase Bank, National Association c/o Zuck  
cr\* +Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
512486176\* +Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036  
516709809\* +Mydiad Genetic Laboratories, Johnson Mark LLC, 11778 S Election Dr.,  
Draper, UT 84020-6808  
512662655\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o Citibank, POB 41067,  
Norfolk VA 23541)  
512395551 ##Imaging Consultant of Essex, P.O. Box 1733, Frederick, MD 21702-0733  
516662097 ###Mydiad Genetic Laboratories, Johnson Mark LLC, 11778 S Election Dr.,  
Draper, UT 84020-6808  
512668493 ###Mydiad Genetic Laboratories, c/o Johnson Mark LLC, 11778 S. Election Dr.,  
Draper, UT 84020-6808

TOTALS: 3, \* 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 11, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2017 at the address(es) listed below:

Clifford B. Frish on behalf of Joint Debtor Regina Johnson Irvin yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Clifford B. Frish on behalf of Debtor Robert C Irvin, Jr yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
David G. Beslow on behalf of Joint Debtor Regina Johnson Irvin yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
David G. Beslow on behalf of Debtor Robert C Irvin, Jr yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Specialized Loan Servicing LLC  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Robert C Irvin, Jr yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Mark Goldman on behalf of Joint Debtor Regina Johnson Irvin yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC  
NJ\_ECF\_Notices@buckleymadole.com  
Michael S. Ackerman on behalf of Creditor Specialized Loan Servicing LLC  
bankruptcynotice@zuckergoldberg.com

TOTAL: 11